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UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/645,177	08/21/2003	Shunguo Yan	AUS920030460US1	7299

40412 7590 02/21/2007 IBM CORPORATION- AUSTIN (JVL) C/O VAN LEEUWEN & VAN LEEUWEN PO BOX 90609 AUSTIN, TX 78709-0609	**EXAMINER** AGWUMEZIE, CHARLES C

ART UNIT	PAPER NUMBER
3621	

SHORTENED STATUTORY PERIOD OF RESPONSE	MAIL DATE	DELIVERY MODE
3 MONTHS	02/21/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

PTOL-90A (Rev. 10/06)

	Application No.	Applicant(s)
	10/645,177	YAN, SHUNGUO
Office Action Summary	Examiner	Art Unit	
	Charlie C. Agwumezie	3621	

-- *The MAILING DATE of this communication appears on the cover sheet with the correspondence address* --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on <u>27 November 2006</u>.

2a)☒ This action is **FINAL**.   2b)☐ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-4,6-12,15-20 and 22-24* is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-4,6-12,15-20 and 22-24* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All   b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☒ Notice of References Cited (PTO-892)

2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3)☒ Information Disclosure Statement(s) (PTO/SB/08)
    Paper No(s)/Mail Date <u>04/26/04</u>.

4)☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____ .

5)☐ Notice of Informal Patent Application

6)☐ Other: _____.

DETAILED ACTION

Status of Claims

1.   Claims 5, 13 and 21 are cancelled. Claims 1, 2, 3, 4, 6, 7, 9, 11, 12, 14, 15, 17,

18, 19, 20, 22, and 23 are amended. Claims 1-4, 6-12, 14-20 and 22-24 are pending in

this application per the response to office action filed on November 27, 2006.

Response to Arguments

2.   Applicant's arguments with respect to claims 1-4, 6-12, 14-20 and 22-24 have

been considered but are moot in view of the new ground(s) of rejection.

Claim Rejections - 35 USC § 103

3.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set
> forth in section 102 of this title, if the differences between the subject matter sought to be patented and
> the prior art are such that the subject matter as a whole would have been obvious at the time the
> invention was made to a person having ordinary skill in the art to which said subject matter pertains.
> Patentability shall not be negatived by the manner in which the invention was made.

Claims 1-4, 7-12, 15-20, and 23-24, are rejected under 35 U.S.C. 103(a) as

being unpatentable over Lai U.S. Patent Application Publication No. 2005/0044197 A1

in view of Amalraj et al U.S. Patent Application Publication No. 2004/0215560 A1.

As per **claim 1 and 17**, Lai discloses a computer implemented method of

accessing an online account, said method comprising:

receiving, through a network, a request from a computing device (0047; 0063; 0213; 0412);

identifying a protocol, from a plurality of supported protocols, that was used by the computing device to send the request (1402; 1487; 1488; 1489); and

retrieving, a network address corresponding to the computing device (0217; 0411; 0412; 0967)

determining whether the network address is registered (0063; 0511; 0967; ...determining whether user is a valid user...);

What Lai does not explicitly teach is

in response to identifying the protocol and determining that the network address is registered, selecting one or more allowed financial account functions from a plurality of financial account functions stored in a data store, wherein the allowed financial account functions are selected based upon the network address and the identified protocol and

in response to identifying the protocol and determining that the network address is not registered, selecting one or more allowed financial account functions from a plurality of financial account functions stored in a data store, wherein the allowed financial account functions are selected based upon the identified protocol.

Amalraj et al discloses the computer implemented method comprising:

determining whether the network address is registered (0063; 0511);

in response to identifying the protocol and determining that the network address is registered, selecting one or more allowed financial account functions from a plurality

of financial account functions stored in a data store, wherein the allowed financial

account functions are selected based upon the network address and the identified

protocol (fig. 9; 0084; 0104) and

in response to identifying the protocol and determining that the network address

is not registered, selecting one or more allowed financial account functions from a

plurality of financial account functions stored in a data store, wherein the allowed

financial account functions are selected based upon the identified protocol (fig. 9, 0084;

0085; 0104).

Accordingly it would have been obvious to one of ordinary skill in the art at time

of applicant's invention to modify the method of Lai and incorporate the method,

wherein in response to identifying the protocol and determining that the network

address is registered, selecting one or more allowed financial account functions from a

plurality of financial account functions stored in a data store, wherein the allowed

financial account functions are selected based upon the network address and the

identified protocol and in response to identifying the protocol and determining that the

network address is not registered, selecting one or more allowed financial account

functions from a plurality of financial account functions stored in a data store, wherein

the allowed financial account functions are selected based upon the identified protocol

in view of the teachings of Amalraj et al because it will provide the users with the

flexibility desired in on-line transactions by accommodating various protocol by

accommodating various protocols as implemented by different processors and/or users.

As per **claim 2, 10 and 18**, Lai further discloses the method further comprising:

returning financial function names corresponding to the allowed account

functions to the computing device, wherein the financial function names are adapted to

be displayed on the computing device (0412).

As per **claim 3, 11 and 19**, Lai further discloses the method further comprising:

receiving a second request from the computing device, the second request

corresponding to one of the allowed account functions (0412);

performing the allowed financial account function corresponding to the second

request (0412); and

returning account data to the computing device in response to performing the

allowed financial account function (0412).

As per **claim 4, 12, and 20**, Lai further discloses the method wherein at least one

of the allowed financial account functions is selected from the group consisting of

change security settings, check account balances, transfer funds, online banking,

change password, view detailed account statement, request new account, trade

securities, view brokerage account overview, and view brokerage account history (0412;

0967).

As per **claim 7, 15, and 23**, Lai further discloses the method, wherein the

request includes a first financial account function being requested by the user of the

computing device, the method further comprising:

performing the first financial account function in response to determining that the

first financial account function is included in the allowed account functions (0412; 0967);

and

sending an error message to the computing device in response to determining

that the first financial account function is not included in the allowed financial account

functions (0621; 0712).

As per **claim 8, 16 and 24**, Lai further discloses the method wherein the

computing device is selected from the group consisting of a personal computer, a

personal digital assistant, a mobile telephone, a pervasive computing device, and a

network appliance (0412).

As per **claim 9**, Lai discloses an information handling system comprising:

one or more processors (0544);

a memory accessible by the processors (0544);

a nonvolatile storage device accessible by the processors that includes a security

data file (0544);

one or more network interfaces for connecting the information handling system to

one or more networks (figs. 20, 21 and 38);

an online financial account accessibility tool for accessing online financial

accounts, the online financial account accessibility tool comprising software code

effective to:

receive, through one of the networks, a request from a computing device (0047;

0063; 0213; 0412);

identify a protocol, from a plurality of supported protocols, that was used by the

computing device to send the request (1402; 1487; 1488; 1489);

retrieve, a network address corresponding to the computing device (0217; 0411;

0412; 0967)

determining whether the network address is registered (0063; 0511; 0967;

...determining whether user is a valid user...);

·What Lai does not explicitly teach is

in response to identifying the protocol and determining that the network address

is registered, selecting one or more allowed financial account functions from a plurality

of financial account functions stored in a data store, wherein the allowed financial

account functions are selected based upon the network address and the identified

protocol and

in response to identifying the protocol and determining that the network address

is not registered, selecting one or more allowed financial account functions from a

plurality of financial account functions stored in a data store, wherein the allowed

financial account functions are selected based upon the identified protocol.

Amalraj et al discloses the computer implemented method comprising:

determining whether the network address is registered (0063; 0511);

in response to identifying the protocol and determining that the network address is registered, selecting one or more allowed financial account functions from a plurality of financial account functions stored in a data store, wherein the allowed financial account functions are selected based upon the network address and the identified protocol (fig. 9; 0084; 0104) and

in response to identifying the protocol and determining that the network address is not registered, selecting one or more allowed financial account functions from a plurality of financial account functions stored in a data store, wherein the allowed financial account functions are selected based upon the identified protocol (fig. 9, 0084; 0085; 0104).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Lai and incorporate the method, wherein in response to identifying the protocol and determining that the network address is registered, selecting one or more allowed financial account functions from a plurality of financial account functions stored in a data store, wherein the allowed financial account functions are selected based upon the network address and the identified protocol and in response to identifying the protocol and determining that the network address is not registered, selecting one or more allowed financial account functions from a plurality of financial account functions stored in a data store, wherein the allowed financial account functions are selected based upon the identified protocol in view of the teachings of Amalraj et al because it will provide the users with the

flexibility desired in on-line transactions by accommodating various protocols as

implemented by different processors and/or users.

Claims 6, 14, and 22, are rejected under 35 U.S.C. 103(a) as being

unpatentable over U.S. Patent Application Publication No. 2005/0044197 A1 in view of

Amalraj et al U.S. Patent Application Publication No. 2004/0215560 A1 and further in

view of Albert et al U.S. Patent Application Publication No. 2003/0177389 A1.

As per **claims 6, 14, and 22**, both Lai and Amalraj et al failed to explicitly

disclose the method further comprising:

receiving a second request from the computing device to alter security settings;

returning a selection page to the computing device, the selection page including

indicators for the account functions currently allowed for the plurality of supported

protocols;

receiving one or more security selections from the computing device in response

to the user of the computing device altering the currently allowed account functions; and

storing the received security selections in the data store.

Albert et al discloses receiving a second request from the computing device to

alter security settings (fig. 5; 0011; 0013);

returning a selection page to the computing device, the selection page including

indicators for the account functions currently allowed for the plurality of supported

protocols (fig. 5; 0013; 0048; 0049; 0052; ...list settings...);

receiving one or more security selections from the computing device in response to the user of the computing device altering the currently allowed account functions; and storing the received security selections in the data store (fig. 5; 0013; 0048; 0049; 0052).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Lai and incorporate the method, wherein the above recited steps of altering security settings are performed in view of the teachings of Albert et al because it will provide the user with the flexibility desired in on-line transactions.

Conclusion

4.   Applicant's amendment necessitated the new ground(s) of rejection presented in

this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP

§ 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37

CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE

MONTHS from the mailing date of this action. In the event a first reply is filed within

TWO MONTHS of the mailing date of this final action and the advisory action is not

mailed until after the end of the THREE-MONTH shortened statutory period, then the

shortened statutory period will expire on the date the advisory action is mailed, and any

extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of

the advisory action. In no event, however, will the statutory period for reply expire later

than SIX MONTHS from the date of this final action.

Examiner's Note: Examiner has cited particular columns and line numbers in

the references as applied to the claims below for the convenience of the applicant.

Although the specified citations are representative of the teachings in the art ad are

applied to the specific limitations within the individual claim, other passages and figures

may apply as well. It is respectfully requested that the applicant, in preparing the

responses, fully consider the references in entirety as potentially teaching all or part of
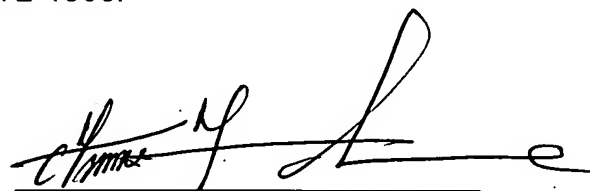
the claimed invention, as well as the context of the passage as taught by the prior art or

disclosed by the examiner.

Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Charles C. Agwumezie whose number is **(571) 272-**

6838. The examiner can normally be reached on Monday – Friday 8:00 am – 5:00 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Andrew Fischer can be reached on **(571) 272 – 6779**.

Information regarding the status of an application may be obtained from the

Patent Application Information Retrieval (PAIR) system. Status information for published

applications may be obtained from either Private PAIR or Public PAIR. Status

information for unpublished applications is available through Private PAIR only. For

more information about the PAIR system, see http://pair-direct.uspto.gov. Should you

have questions on access to the Private PAIR system, contact the Electronic Business

Center (EBC) at 866-217-9197 (toll free). If you would like assistance from a USPTO

Customer Service Representative or access to the automated information system, call

800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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Acc
February 12, 2007

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